

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LARRY D BANKS	§	Case No.: 05-57344
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2005.
- 2) The case was confirmed on 01/20/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/28/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/07/2006, 05/06/2009.
- 5) The case was dismissed on 05/28/2009.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 7,693.50
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 7,693.50</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,608.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 504.85
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,113.05**

Attorney fees paid and disclosed by debtor **\$ 91.80**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN EXPRESS TRA	UNSECURED	4,644.00	.00	4,644.63	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	3,136.00	.00	2,982.32	.00	.00
CAPITAL FIRST BANK	UNSECURED	1,547.00	NA	NA	.00	.00
CAPITAL FIRST BANK	UNSECURED	718.00	NA	NA	.00	.00
CHARTER ONE BANK	UNSECURED	1,298.96	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	2,800.00	.00	2,425.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	245.88	NA	NA	.00	.00
CREDIT PROTECTION AS	UNSECURED	904.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	538.00	.00	161.53	.00	.00
FINANCIAL CREDIT COR	UNSECURED	653.00	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	4,075.23	.00	7,722.93	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	333.00	NA	NA	.00	.00
NATIONWIDE CREDIT IN	UNSECURED	812.00	NA	NA	.00	.00
NY CO DPT SV	UNSECURED	6,170.00	NA	NA	.00	.00
PROFESSIONAL ACCOUNT	UNSECURED	440.00	NA	NA	.00	.00
SOUTHWEST CREDIT SYS	UNSECURED	328.00	NA	NA	.00	.00
TFC BANKING & SERVIC	UNSECURED	500.00	NA	NA	.00	.00
UNIFUND	UNSECURED	2,232.00	NA	NA	.00	.00
NATIONAL PAYMENT CEN	UNSECURED	22,425.00	.00	18,481.56	.00	.00
CAPITAL ONE	UNSECURED	NA	.00	871.09	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	.00	733.70	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	.00	4,767.01	4,580.45	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	.00	609.11	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	4,767.01	4,580.45	.00
<b>TOTAL PRIORITY:</b>	4,767.01	4,580.45	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	38,631.87	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,113.05	
Disbursements to Creditors	\$ 4,580.45	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,693.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/12/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.